Case 09-17330 Doc 1 Filed 05/13/09 Entered 05/13/09 12:24:12 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 40

United States Bankruptcy Court Northern District of Illinois Eastern Division

Voluntary Petition

						<u> </u>	<u> </u>		
Name of Debtor (if individual, enter Last, F		Name of Joint Debtor (Spouse) (Last, First, Middle)							
Migonis	, паггу								
All Other Names used by the Debtor in the and trade names):	last 8 years (include mar	ried, maiden	All Oth maide	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):					
Last four digits of Soc. Sec. or Individual-Ta (if more than one, state all) * ***_***_1	omplete EIN		ur digits of Soc. e than one, stat		idual-Taxpaye	r I.D. (ITIN) No./Complete EIN			
Street Address of Debtor (No. & Street, Cit	y, and State):		Street	Address of Joir	nt Debtor (No	. & Street, City	, and State):		
46 Baybrook Drive									
La Grange IL	6	0525							
County of Residence or of the Principal Pla	ace of Business:		County	y of Residence	or of the Prin	cipal Place of I	Business:		
co	OK								
Mailing Address of Debtor (if different from	street address)		Mailing	g Address of Jo	int Debtor (if	different from s	street address):		
2490 N. 600 W. Rochester IN	4	6975					46975		
Location of Principal Assets of Business D	ebtor (if different from stre	eet address a	bove):						
Type of Debtor (Form of Organization) (Check one box)	Nature of Bus		Chap	ter of Bankru	otcy Code Ur	nder Which th	e Petition is Filed (Check one box)		
■ Individual (includes Joint Debtors)	☐ Heath Care Busine	ess	■ Ch	hapter 7		☐ Chapter	15 Petition for Recognition		
See Exhibit D on page 2 of this form Corporation (includes LLC & LLP)	Single Asset Real I defined in 11 U.S.0			hapter 9 hapter 11		of a Fore	eign Main Proceeding		
	☐ _{Railroad}	3 3 10 1 (0 12)	- ~	hapter 12		☐ Chapter	15 Petition for Recognition		
☐ Partnership	☐ Stockbroker☐ Commodity Broker		☐ Ch	hapter 13		of a Fore	eign Nonmain Proceeding		
Other (If debtor is not one of the above entities, check this box	☐ Clearing Bank				Nature o	of Debts (Check	c one Box)		
and state type of entity below.)	☐ Other		■ De	■ Debts are primarily consumer □ Debts are primarily business					
	Tax-Exempt			debts, defined in 11 U.S.C. debts. § 101(8) as "incurred by an					
	(Check box, if app Debtor is a tax-exe	mpt	inc	dividual primari	ly for a				
	organization under United States Code		- '	ersonal, family, urpose."	or household				
	Revenue Code).	o (the interna							
Filing Fee (Cl	neck one box)		Check	one box	Cha	apter 11 Debt	ors		
■ Filing Fee attached				☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)					
☐ Filing Fee to be paid in installments (ap	olicable in individuals onl	v). Must atta	ah I	<u> </u>					
signed application for the court's considurable to pay fee except in installments	leration certifying that the	debtor is	□ D	Check II.					
☐ Filing Fee wavier requested (applicable	to chapter 7 individuals	only). Must	^	Check all applicable boxes: A plan is being filed with this petition.					
attach signed application for the court's	consideration. See Offici	ial Form 3B.					etition from one of more classes		
				f creditors, in a					
Statistical/Administrative Information Debtor estimates that funds will be ava	ilable for distribution to us	associated cree	dtiore				This space is for court use only		
Debtor estimates that runus will be available per bettor estimates that, after any exemption funds available for distribution to unsection.	ot property is excluded and			es paid, there w	rill be no				
Estimated Number of Creditors									
1- 50- 100-	200- 1,000-	5,001-	10,001	25,001	50,001	Over			
49 99 199 Estimated Assets	999 5,000		25,000	50,000	100,000	100,000			
\$0 to \$50,001to \$100,001 to	\$500,001 \$1,000,001	\$10,000,001	5 0,000,001	\$100,000,001	\$500,000,001				
\$50,000 \$100,000 \$500,000	to \$1 to \$10 million million		to \$100 million	to \$500 million	to \$1billion	\$1 billion			
Estimated Liabilities									
\$0 to \$50,001 to \$100,001 to \$50,000 \$100,000 \$500,000	\$500,001 \$1,000,001 to \$1 to \$10 million million	to \$50	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1billion	More than \$1 billion			

Case 09-17330 Doc 1 Filed 05/13/09 Entered 05/13/09 12:24:12 Desc Main B1 (Official Form 1) (1/08) Document Page 2 of 40 **Voluntary Petition** Name of Debtor(s) This page must be completed and filed in every case) Migonis, Harry All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Date Filed: Case Number: None District: Relationship: Judge: **Exhibit B** Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11, United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Justin R. Storer Justin R. Storer Dated: 05/13/2009 **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Nο **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. П Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

П

period after the filing of the petition.

Case 09-17330 Doc 1 Filed 05/13/09 Entered 05/13/09 12:24:12 Desc Main B1 (Official Form 1) (1/08) Document Page 3 of 40

Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Migonis, Harry

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Harry Migonis
Harry Migonis

Dated: 04/19/2009

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

Signature of Attorney

/s/ Justin R. Storer

Signature of Attorney for Debtor(s)

Justin R. Storer

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 05/13/2009

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



Document Page 4 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harry Migonis Debtor

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection

bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities. Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 04/19/2009 /s/ Harry Migonis

Harry Migonis

Sign & Date
Here

Document Page 5 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harry Migonis Debtor

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Date	ed: 04/19/2009	Sign & Date
l cer	tify under penalty of perjury that the information provided above is true and correct.	
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 1 does not apply in this district.	1 U.S.C. § 109(h)
	Active military duty in a military combat zone.	
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonab participate in a credit counseling briefing in person, by telephone, or through the Internet.);	le effort, to
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as of realizing and making rational decisions with respect to financial responsibilities.);	to be incapable
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be a by a motion for determination by the court.]	accompanied
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 day your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismis not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.	of any debt . Any extension of
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the service days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit cous of I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exhere.]	inseling requirement
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency. United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to not a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan de the agency no later than 15 days after your bankruptcy case is filed.	ed me in ne. You must file
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agence United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. At certificate and a copy of any debt repayment plan developed through the agency.	ed me in

PFG Record # 399458 B 1D (Official Form 1, Exh.D)(12/08)

Here

Document Page 6 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harry Migonis, Debtor

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOUNTS SCHEDULED			
Name of Schedule	Attached YES NO	Pages	Assets	Liabilities	Other	
SCHEDULE A - Real Property	Yes	1	\$-	\$-	\$-	
SCHEDULE B - Personal Property	Yes	3	\$8,457	\$-	\$-	
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-	
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$721	\$-	
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-	
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$38,465	\$-	
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$1,229	\$-	
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-	
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,465	
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,430	
TOTALS	\$ 8,457 TOTAL ASSETS	\$ 40,415 TOTAL LIABILITIES				

Case 09-17330 Doc 1 Filed 05/13/09 Entered 05/13/09 12:24:12 Desc Main Document Page 7 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Harry Migonis / Debtor Bankruptcy Docket #:

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159
Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0

State the following:

Average Income (from Schedule I, Line 16)	\$ 2,465.00
Average Expenses (from Schedule J, Line 18)	\$ 2,430.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 1,228.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 721.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 38,465.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 39,186.00

Case 09-17330 Doc 1 Filed 05/13/09 Entered 05/13/09 12:24:12 Desc Main Document Page 8 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Harry Migonis, Debtor

In re

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim				
[x] None								
Total Market Value of Real Property (Report also on Summary of Schedules)								

PFG Record # 399458 B6A (Official Form 6A) (12/07) Page 1 of 1

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harry Migonis, Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	C H W J	Debtor's Propert Deduc	t Value of Interest in y, Without ting Any d Claim or
01. Cash on Hand					
		Cash on Hand	н	\$	1,000
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.					
		Checking account with - Chase	Н	\$	2
		Checking account with - Teacher's Credit Union	Н	\$	10
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.					200
		Household goods; TV, VCR, Sofa, Table & Chairs, Washer/Dryer, Microwave, Bed & Dresser	Н	\$	800
		Prime Acceptance Corp - Household Goods	Н	\$	500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.					400
OC Maning Appeal		Books, Compact Discs, Tapes/Records, Family Pictures	Н	\$	100
06. Wearing Apparel					
		Necessary wearing apparel.	Н	\$	50
07. Furs and jewelry.	X				
08. Firearms and sports, photographic, and other hobby equipment.	X				
				\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCHEDULE B - PERSONAL PROPERTY					
Type of Property	Type of Property N O N E Description and Location of Property		H W J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or	
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Farmers - Term Life Insurace, No Cash Surrender Value	Н	\$ 0	
10. Annuities. Itemize and name each issuer.	Х				
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X				
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X				
13. Stocks and interests in incorporated and unincorporated businesses.	X				
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts receivable	X				
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X				
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X				
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X				
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights and other intellectual property. Give particulars.	X				
23. Licenses, franchises and other general intangibles.	X				

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCHEDULE B - PERSONAL PROPERTY					
Type of Property	NONE	Description and Location of Property		Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or	
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X				
25. Autos, Truck, Trailers and other vehicles and accessories.					
		1989 Jeep Wrangler with 130,000 miles	Н	\$ 4,495	
		1978 Ford pickup with 95,000 miles	Н	\$ 1,500	
26. Boats, motors and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment, and supplie used in business.	X				
30. Inventory	X				
31. Animals	X				
32. Crops-Growing or Harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				
		Total (Report also on Summary of Schedules)		\$8,457	

Case 09-17330 Doc 1 Filed 05/13/09 Entered 05/13/09 12:24:12 Desc Main Document Page 12 of 40 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDULE C - PROPERTY CLAIMED EXEMPT								
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875						

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
01. Cash on Hand			
Cash on Hand	735 ILCS 5/12-1001(b)	\$ 1,000	\$ 1,000
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
Checking account with - Chase	735 ILCS 5/12-1001(b)	\$ 2	\$ 2
Checking account with - Teacher's Credit Union	735 ILCS 5/12-1001(b)	\$ 10	\$ 10
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; TV, VCR, Sofa, Table & Chairs, Washer/Dryer, Microwave, Bed & Dresser	735 ILCS 5/12-1001(b)	\$ 800	\$ 800
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.			
Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 100	\$ 100
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 50	\$ 50
25. Autos, Truck, Trailers and other vehicles and accessories.			
1989 Jeep Wrangler with 130,000 miles	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	\$ 2,400 \$ 688	\$ 4,495
1978 Ford pickup with 95,000 miles	735 ILCS 5/12-1001(b)	\$ 1,500	\$ 1,500
PEG Record # 399458	B6C (Office	ial Form 6C) (12/	07) Page 1 of 1

Case 09-17330 Doc 1 Filed 05/13/09 Entered 05/13/09 12:24:12 Desc Main Document Page 13 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harry Migonis, Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D. Amount of * Date Claim was Incured Codebtor Claim Unsecured * Nature of Lien W **Creditor's Name and Mailing Address** Without Portion, If *Value of Property Subject to Lien J Deducting **Including Zip and Account Number** Any *Description of Property (See Instructions Above) C Value of Dates: 2006 **Prime Acceptance Corp** н 721 \$ 721 Nature of Lien: Non-Purchase Money Security Attn: Bankruptcy Dept. Market Value: \$ 500 200 W Jackson Blve Ste 7 Intention: Reaff @ Fair Market Value Chicago IL 60606 *Description: Prime Acceptance Corp -Acct No.: 620073391 **Household Goods**

Total

\$ 721

\$ 721

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

Document Page 14 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harry Migonis, Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

PFG Record # 399458 B6E (Official Form 6E) (12/07) Page 1 of 1

^{*} Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Harry Migonis / Debtor

In re

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Cr	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 ount of laim
1	Capital One Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285 Acct #: XXXXX1716		Н	Dates: 1998 Reason: Credit Card or Credit Use				\$ 445
2	Capital One Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285 Acct #: XXXXX1716		Н	Dates: 1998 Reason: Credit Card or Credit Use				\$ 1,869
3	Chase Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westerville OH 43081 Acct #: XXXXX1716		Н	Dates: 2006 Reason: Credit Card or Credit Use				\$ 3,713

Record # 399458 B6F (Official Form 6F) (12/07) Page 1 of 3

Case 09-17330 Doc 1 Filed 05/13/09 Entered 05/13/09 12:24:12 Desc Main Document Page 16 of 40 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Harry Migonis / Debtor

Record # 399458

In re

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS						
reditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)		Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	sideration For Claim.		Amount of Claim	
	Н	Dates: 2005-2009 Reason: Credit Card or Credit Use				\$ 14,840
	Н	Dates: 2009 Reason: Credit Card or Credit Use				\$ 347
	Н	Dates: 1999 Reason: Credit Card or Credit Use				\$ 892
	Н	Dates: 2005 Reason: Credit Card or Credit Use				\$ 22
	Н	Dates: 2009 Reason: Credit Card or Credit Use				\$ 1,482
	Н	Dates: 2001 Reason: Credit Card or Credit Use				\$ 532
		Dates: 2008 Reason: Credit Card or Credit Use				\$ 4,514
		Codebtor H H COCKET	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	H W J Claim is Subject to Setoff, So State To Claim If Claim is Subject to Setoff, So State To Claim If Claim is Subject to Setoff, So State To Claim If Claim is Subject to Setoff, So State To Claim If Claim is Subject to Setoff, So State To Claim If Claim is Subject to Setoff, So State To Claim If Claim is Subject to Setoff, So State To Claim If Claim is Subject to Setoff, So State To Claim If Claim Is Subject to Setoff, So State To Claim If Claim Is Subject to Setoff, So State To Credit Use To C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State Dates: 2005-2009 Reason: Credit Card or Credit Use Pappin Reason: Credit Card or Credit Use Pa	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State Date State State Date State Date State State State Date State Stat

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Harry Migonis / Debtor

In re

SCHEDULE F - CREDITORS	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS						
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
11 The Home Depot/Citibank SD Attn: Bankruptcy Dept. Po Box 6497 Sioux Falls SD 57117		Н	Dates: 2009 Reason: Credit Card or Credit Use				\$ 29
Acct #: XXXXX1716							
12 Washington Mutual/Providian Attn: Bankruptcy Dept. Po Box 9180 Pleasanton CA 94566		Н	Dates: 2008 Reason: Credit Card or Credit Use				\$ 3,956
Acct #: XXXXX1716							
13 Washington Mutual/Providian Attn: Bankruptcy Dept. Po Box 9180 Pleasanton CA 94566		Н	Dates: 2008 Reason: Credit Card or Credit Use				\$ 5,824
Acct #: XXXXX1716							

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 38,465.00

Document Page 18 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harry Migonis, Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Check this box if debtor has no executory contracts or unexpired leases.						
	Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Interest. State whe Property	tract or Lease and Nature of Debtor's ther Lease is for Non-Residential Real of State Contract Number or of Government Contract.				
1	Ford Motor Credit Attn: Bankruptcy Dept. Po Box Box 542000 Omaha NE 68154	Intention: Contract Type: Terms/Month: Buy Out: Begin Date: Debtor Int: Description:	Reject Lease Lease on Vehicle \$307/Month Lessee 2006 Ford Ranger				
2	Thomas Migonis Attn: Bankruptcy Dept. 2490 N 600 W Rochester IN 46975	Intention: Contract Type: Terms/Month: Buy Out: Begin Date: Debtor Int:	Assume Lease Lease on Property \$800/Month \$25,000 05/01/2009 Tenant				

Description:

Purchase Option Agreement

PFG Record # 399458 B6G (Official Form 6G) (12/07) Page 1 of 1

Document Page 19 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harry Migonis, Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by th debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any for spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initial and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. So 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

		7
п		

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

PFG Record # 399458 B6H (Official Form 6H) (12/07) Page 1 of 1

UNITED STATES BARKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harry Migonis, Debtor Bankruptcy Docket #:

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE						
Status: Divorced	None						
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT					
Occupation:	Retired						
Name of Employer:							
Years Employed							
Employer Address:							
City, State, Zip	,	,					

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE		
1. Monthly Gross Wages, Salary, and commissions	\$ 0.00	\$ 0.00		
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00		
3. SUBTOTAL	\$ 0.00	\$ 0.00		
4. LESS PAYROLL DEDUCTIONS		·		
a. Payroll Taxes and Social Security	\$ 0.00	\$ 0.00		
b. Insurance	\$ 0.00	\$ 0.00		
c. Union Dues	\$ 0.00	\$ 0.00		
d. Other (Specify) Pension:	\$ 0.00	\$ 0.00		
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00		
Child Support:	\$ 0.00	\$ 0.00		
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 0.00		
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 0.00		
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 0.00		
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00		
Income from real property	\$ 0.00	\$ 0.00		
Interest and dividends	\$ 0.00	\$ 0.00		
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00		
11. Social Security or government assistance (Specify)	\$ 1,237.00	\$ 0.00		
12. Pension or retirement income	\$ 1,228.00	\$ 0.00		
13. Other monthly income (Specify:) & & &	\$ 0.00	\$ 0.00		
Unemployment Income	\$ 0.00	\$ 0.00		
14. SUBTOTAL OF LINES 7 THROUGH 13				
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 2,465.00	\$ 0.00		
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 2,46	5.00		
if there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and, if applicable, on Statistical Summary			

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

Record #: 399458 B6I (Official Form 6I) (12/07) Page 1 of 1

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

UNITED STATES BARKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harry Migonis / Debtor

Bankruptcy Docket #:

SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTOR(S) Complete this schedule by estimating the average morthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-amusally, or annually to show morthly rate. □ Check box I joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse". 1. Rent or home mortgage payment (include for rented for mobile home) a. Real Estate taxes included? [] Yes [x] No 2. Utilities: a. Electricity and Heating Fuel b. Water, Sewer, Garbage c. Cellphone, Internet d. Other Home Phone and Cable Television 3. Home Maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and Dry Cleaning 7. Medical and Dental Expenses 8. Transportation (not including car payments) 8. Transportation (not including car payments) 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. 10. Charitable Contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or Renter's b. Life c. Health d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) Federal or State Tax Repayments, Real Estate Taxes 13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) a. Auto b. Reaffirmation Payments c. Other 14. Alimony, maintenance and support paid to others 15. Payments for support of additional dependents not living at your home 15. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Childcare & Pet Eyecare, Meds Postage/Banking GLS Repay: Babysitting Gare: § 135.00 § 2,430.00 § 2,430.00 18. AVERAGE MONTHLY EXPENSES (folal lines 1-17. Report also on Summary of Schedules and if applicable. on the Stasteal of Summary of Certain Labilities and Related Data. 19. Average monthly expenses from Lin	echediii e i	CUDDENT	EVDENCES	OE INDIVIDI	AL DERTOR	e)
payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. Check box if joint petition is filled a debtor's spouse mainains a separate household. Complete a separate schedule of expenditures labeled "Spouse". Rent or home mortgage payment (include lot rented for mobile home) \$800.00 Rent or home mortgage payment (include lot rented for mobile home) \$230.00 Rent or home mortgage payment (include lot rented for mobile home) \$230.00 Water, Sewer, Garbage \$					`	•
1. Rent or home mortgage payment (include lot rented for mobile home) a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No c. Cellphone, Internet d. Other Home Phone and Cable Television 3. Home Maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and Dry Cleaning 7. Medical and Dental Expenses 8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. 9. Life 1. Home Chone or Renter's 9. Life 1. Home Chone or State Tax Repayments, Real Estate Taxes 9. Life 1. Taxes (not deducted from wages or included in home mortgage payments) 6. Reaffirmation Payments (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) 1. Installment Payments (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) 1. Regular expenses from operation of business, profession, or farm (attach detailed statement) 9. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Haircuts, Hygiene, Eyecare, Meds 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data. 19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filling this document. None 20. STATEMENT OF MONTHLY NET INCOME b. Average monthly income from Line 15 of Schedule \$2,430.00 \$2,430.00 \$35.00					illily at time case med. F	Totale ally
a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No \$230.00 b. Water, Sewer, Garbage c. Cellphone, Internet d. Cellphon	Check box if joint petition is filed 8	k debtor's spouse maintain	s a separate househol	. Complete a separate se	chedule of expenditures la	beled "Spouse".
2. Utilities: a. Electricity and Heating Fuel b. Water, Sewer, Garbage c. Cellphone, Internet d. Other Home Phone and Cable Television 3. Home Maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and Dry Cleaning 7. Medical and Dental Expenses 8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. 9. \$330.00 10. Charitable Contributions 11. Insurance (not deducted from wages or included in home mortgage payments) 12. Taxes (not deducted from wages or included in home mortgage payments) 13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) 14. Aluto 15. Cother 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Childcare & Pet Eyecare, Meds & Postage/Banking Gls. Repair. 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data. 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data. 19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filling this document. Nane 20. STATEMENT OF MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules 15 of Schedule \$2,485.00 & \$2,430.00 & \$2,430.00 & \$2,430.00 & \$2,430.00 & \$2,430.00 & \$3,50.00 & \$2,430.00 & \$3,50.00 & \$2,430.00 & \$3,50.00 &	1. Rent or home mortgage pa	yment (include lot re	ented for mobile I	iome)		\$ 800.00
S. Signor Signo	 a. Real Estate taxes inclu 	ded? [] Yes [x] N	o b. Property	insurance included	d? [] Yes [x] No	
Second to the bone and Cable Television \$130.00 \$125.0	-	•				\$ 230.00
Signature Sign		_				<u> </u>
3. Home Maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and Dry Cleaning 7. Medical and Dental Expenses 8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. 9. Charitable Contributions 11. Insurance (not deducted from wages or included in home mortgage payments) 12. Life C. Health 13. Life C. Health 14. Auto 15. Charitable Contributions 15. Life 16. Life 17. Taxes (not deducted from wages or included in home mortgage payments) 18. Auto 19. Reaffirmation Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) 19. Reaffirmation Payments 19. Payments for support of additional dependents not living at your home 19. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Halircuts, Hygiene, Eyecare, Meds Postage/Banking 17. Other: Halircuts, Hygiene, Sature of Sature in Eyecare, Meds Postage/Banking 17. Other: Halircuts, Hygiene, Sature of Sature in Eyecare, Meds Postage/Banking 17. Other: Halircuts, Hygiene, Sature of Sature in Eyecare, Meds Postage/Banking 17. Other: Halircuts, Hygiene, Sature of Sature in Eyecare, Meds Postage/Banking 17. Other: Halircuts, Hygiene, Sature and Related Data. 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data. 20. STATEMENT OF MONTHLY NET INCOME Bank Average monthly income from Line 15 of Schedule 21. Average monthly expenses from Line 18 above C. Monthly net income (a. minus b.) 22. 446.5.00 23. 50.00 35.00 35.00 35.00 35.00	·					•
4. Food 5. Clothing 6. Laundry and Dry Cleaning 7. Medical and Dental Expenses 8. Transportation (not including car payments)			e Television			·
5. Clothing \$50.00 6. Laundry and Dry Cleaning \$40.00 7. Medical and Dental Expenses \$75.00 8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train \$330.00 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. \$40.00 10. Charitable Contributions \$- 11. Insurance (not deducted from wages or included in home mortgage payments) \$- a. Homeowner's or Renter's \$- b. Life \$- c. Health \$- d. Auto \$- e. Other \$- 12. Taxes (not deducted from wages or included in home mortgage payments) \$- (Specify) Federal or State Tax Repayments, Real Estate Taxes \$- 13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) \$- a. Auto \$- \$- b. Reaffirmation Payments \$- c. Other \$- 14. Alimony, maintenance and support paid to others \$- 15. Payments for support of additional dependents not living at your home \$- 16. Regular expenses from operation of business, profession, or farm (attach detailed st	3. Home Maintenance (repair	s and upkeep)				\$ -
6. Laundry and Dry Cleaning 7. Medical and Dental Expenses 8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. 10. Charitable Contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or Renter's b. Life c. Health d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) Federal or State Tax Repayments, Real Estate Taxes 13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) a. Auto b. Reaffrmation Payments c. Other 14. Alimony, maintenance and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Childcare & Pet Eyecare, Meds Postage/Banking \$135.00 \$35.00 \$0.00 \$- \$- \$- 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stasteal of Summary of Certain Liabilities and Related Data. 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.) \$2,430.00	4. Food					·
7. Medical and Dental Expenses 8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. 9. 40.00 10. Charitable Contributions 11. Insurance (not deducted from wages or included in home mortgage payments) 2. Homeowner's or Renter's 3. Life 3. Homeowner's or Renter's 4. Auto 4. Other 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) Federal or State Tax Repayments, Real Estate Taxes 13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) 2. Auto 3. Reaffirmation Payments 4. Alimony, maintenance and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of businesse, profession, or farm (attach detailed statement) 17. Other: Haircuts, Hygiene, Eyecare, Meds 3135.00 3100 3110 3110 3110 3110 3110 3110 3	•					•
8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. 10. Charitable Contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or Renter's b. Life c. Health d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) Federal or State Tax Repayments, Real Estate Taxes 13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) a. Auto b. Reaffirmation Payments c. Other 14. Alimony, maintenance and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Haircuts, Hygiene, Eyecare, Meds Satson S	• •					•
9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. 10. Charitable Contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or Renter's b. Life c. Health d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) Federal or State Tax Repayments, Real Estate Taxes 13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) a. Auto b. Reaffirmation Payments c. Other 14. Alimony, maintenance and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Haircuts, Hygiene, Postage/Banking Saturation	·					·
10. Charitable Contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or Renter's b. Life c. Health d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) Federal or State Tax Repayments, Real Estate Taxes (Specify) Federal or State Tax Repayments, Real Estate Taxes 13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) a. Auto b. Reaffirmation Payments c. Other 5- 14. Alimony, maintenance and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Haircuts, Hygiene, State, Meds State, Meds State, Monthlygiene, State, Meds State, Monthlygiene, State, Monthlygiene, State, Monthly Net income from Line 15 of Schedule In plan in p		_			Repair, Bus/Train	
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or Renter's b. Life c. Health d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) Federal or State Tax Repayments, Real Estate Taxes 13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) a. Auto b. Reaffirmation Payments c. Other 14. Alimony, maintenance and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Haircuts, Hygiene, Postage/Banking \$135.00 \$35.00 \$35.00 \$0.00 \$-\$- Postage/Banking \$170.00 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data. 20. STATEMENT OF MONTHLY NET INCOME b. Average monthly income from Line 15 of Schedule I \$2,465.00 \$2,430.00 \$35.00 \$2,430.00 \$35.00 \$35.00 \$35.00 \$35.00 \$4. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.) \$35.00		ertainment, Newspa	pers, Magazines	etc.		•
a. Homeowner's or Renter's b. Life c. Health d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) Federal or State Tax Repayments, Real Estate Taxes 13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) a. Auto b. Reaffirmation Payments c. Other 14. Alimony, maintenance and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Haircuts, Hygiene, Postage/Banking Fostage/Banking GLS Repay: Babysitting Care: \$135.00 \$35.00 \$0.00 \$- \$- \$170.00 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data. 20. STATEMENT OF MONTHLY NET INCOME b. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.) \$2,430.00		om wagoo or include	ad in homo morta	ago novmonto)		<u>\$ -</u>
b. Life c. Health d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) Federal or State Tax Repayments, Real Estate Taxes (Specify) Federal or State Tax Repayments, Real Estate Taxes 13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) a. Auto b. Reaffirmation Payments c. Other 14. Alimony, maintenance and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Childcare & Pet Eyecare, Meds Postage/Banking S135.00 \$35.00 \$0.00 \$- \$- 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data. 19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filling this document: None 20. STATEMENT OF MONTHLY NET INCOME b. Average monthly income from Line 15 of Schedule b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.) \$2,430.00			ea in nome mortg	age payments)		\$ -
d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) Federal or State Tax Repayments, Real Estate Taxes 13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) a. Auto b. Reaffirmation Payments c. Other 14. Alimony, maintenance and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Haircuts, Hygiene, Eyecare, Meds 1335.00 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data. 19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing this document: None 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.) \$ 2.465.00		or remore				\$ 40.00
e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) Federal or State Tax Repayments, Real Estate Taxes \$- 13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) a. Auto b. Reaffirmation Payments c. Other \$- 14. Alimony, maintenance and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Haircuts, Hygiene, Postage/Banking Postage/Banking GLS Repay: Babysitting Care: \$ 135.00 \$35.00 \$0.00 \$- \$- \$ 170.00 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data. 20. STATEMENT OF MONTHLY NET INCOME b. Average monthly income from Line 15 of Schedule \$ 2,465.00 \$2,430.00 \$35.00 \$35.00 \$0.00						\$-
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) Federal or State Tax Repayments, Real Estate Taxes 13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) a. Auto b. Reaffirmation Payments c. Other 14. Alimony, maintenance and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Haircuts, Hygiene, Eyecare, Meds Postage/Banking GLS Repay: Babysitting Care: 13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) \$	d. Auto					\$ -
(Specify) Federal or State Tax Repayments, Real Estate Taxes 13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) a. Auto b. Reaffirmation Payments c. Other 14. Alimony, maintenance and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Haircuts, Hygiene, Postage/Banking Postage/Banking GLS Repay: Babysitting Care: \$135.00 \$35.00 \$0.00 \$- \$- \$170.00 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data. 19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing this document: None 20. STATEMENT OF MONTHLY NET INCOME b. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.) \$2,430.00	e. Other					\$ -
13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) a. Auto b. Reaffirmation Payments c. Other 14. Alimony, maintenance and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Haircuts, Hygiene, Eyecare, Meds Postage/Banking S135.00 S135.00 S135.00 S0.00 S- S- S170.00 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data. 19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing this document: None 20. STATEMENT OF MONTHLY NET INCOME b. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.) \$35.00	12. Taxes (not deducted from	wages or included ir	n home mortgage	payments)		
a. Auto b. Reaffirmation Payments c. Other 14. Alimony, maintenance and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Haircuts, Hygiene, Newspaper/Mags & Postage/Banking Postage/Banking Postage/Banking Postage/Banking Samples S	(Specify) Federal or Sta	ite Tax Repayment	s, Real Estate T	axes		\$ -
b. Reaffirmation Payments c. Other 14. Alimony, maintenance and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Haircuts, Hygiene, Eyecare, Meds 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data. 19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing this document: None a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.) \$ 2,465.00	13. Installment Payments: (In 0	Chapter 11, 12, and	13 cases, do not	list payments to be	included in plan)	œ.
c. Other 14. Alimony, maintenance and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Haircuts, Hygiene, Eyecare, Meds 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data. 19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing this document: None 20. STATEMENT OF MONTHLY NET INCOME B. Average monthly income from Line 15 of Schedule I \$2,465.00 \$2,430.00 \$35.00 C. Monthly net income (a. minus b.) \$35.00		Daymaaata				
14. Alimony, maintenance and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Haircuts, Hygiene, Postage/Banking 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data. 19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing this document: None 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I \$2,465.00 b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.) \$35.00		Payments	c _			
15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Haircuts, Hygiene, Postage/Banking GLS Repay: Babysitting Care: \$135.00 \$35.00 \$0.00 \$- \$- \$170.00 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data. 19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing this document: None 20. STATEMENT OF MONTHLY NET INCOME b. Average monthly income from Line 15 of Schedule I \$2,465.00 \$2,430.00 \$35.00 22. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)		support paid to other				
16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Haircuts, Hygiene, Eyecare, Meds Postage/Banking GLS Repay: Babysitting Care: \$135.00 \$35.00 \$0.00 \$- \$- \$170.00 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data. 19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing this document: None 20. STATEMENT OF MONTHLY NET INCOME b. Average monthly income from Line 15 of Schedule I \$2,465.00 b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.) \$35.00	•			home		
17. Other: Haircuts, Hygiene, Eyecare, Meds Superior State Meds Superior State Monthly Expenses (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data. 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data. 19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing this document: None 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.) \$ 2,430.00	•	•	• •		statement)	
Eyecare, Meds Postage/Banking GLS Repay: Babysitting Care: \$135.00 \$35.00 \$0.00 \$- \$- \$- 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data. 19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing this document: None 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.) \$ 2,430.00 \$ 2,430.00 \$ 2,430.00 \$ 2,430.00 \$ 35.00			•	•	•	Ψ -
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data. 19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing this document: None 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.) \$ 2,430.00 \$ 2,430.00 \$ 2,430.00 \$ 35.00			•			
the Stastical of Summary of Certain Liabilities and Related Data. 19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing this document: None 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.) \$ 2,465.00 \$ 2,430.00 \$ 35.00	\$135.00	\$35.00	\$0.00	\$ -	\$ -	\$170.00
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.) \$ 2,465.00 \$ 2,430.00 \$ 35.00				ummary of Schedules a	nd if applicable, on	\$ 2,430.00
b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.) \$ 2,430.00	-	rease in expenditure	es anticipated to o	occur within the yea	r following the filing	this document:
c. Monthly net income (a. minus b.) \$ 35.00	20. STATEMENT OF MONTH	LY NET INCOME	a. Average mon	hly income from Li	ne 15 of Schedule I	\$ 2,465.00
· · · · · · · · · · · · · · · · · · ·			b. Average mon	hly expenses from	Line 18 above	\$ 2,430.00
d. Total amount to be paid into plan monthly			c. Monthly net in	come (a. minus b.)		\$ 35.00
			d. Total amount	o be paid into plan	monthly	\$ -

Record #: 399458 B6J (Official Form 6J) (12/07) Page 1 of 1

Case 09-17330 Doc 1 Filed 05/13/09 Entered 05/13/09 12:24:12 Desc Main Document Page 22 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harry Migonis Debtor

Bankruptcy Docket #:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated:	04/19/2009	/s/ Harry Migonis	X Date & Sign
		Harry Migonis	

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Document Page 23 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harry Migonis, Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
	2009: \$0 2008: \$21,698 2007: \$28,894	Business Income	
X	Spouse		
	AMOUNT	SOURCE	

Case 09-17330 Doc 1 Filed 05/13/09 Entered 05/13/09 12:24:12 Desc Main Document Page 24 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harry Migonis, Debtor

STATEMENT OF FINANCIAL AFFAIRS

02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2009: \$1,170/Mo Social Security Benefits

2008: \$5,850 2007: \$0 2009: \$1,228/Mo 2008: \$14,736

2007: \$14,736

Military Pension

NONE

Spouse	
--------	--

AMOUNT SOURCE

03. PAYMENTS TO CREDITORS:

Omaha NE 68154

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and Address of Oreditor
 Dates of Payments
 Amount Payments
 Amount Still Owing

 Ford Motor Credit Po Box Box 542000
 Monthly
 \$307/Month
 \$308

NONE

b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and Address
 Dates of of Creditor
 Amount Paid or Value of Transfers
 Amount Still Owing

Case 09-17330 Doc 1 Filed 05/13/09 Entered 05/13/09 12:24:12 Desc Main Document Page 25 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harry Migonis, Debtor

STATEMENT OF FINANCIAL AFFAIRS

NONE

b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and Address
 Dates of of Creditor
 Amount Paid or Value of Transfers
 Amount Still Owing

NONE

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name & Address of Creditor
 Dates
 Amount Paid or Value of
 Amount

 & Relationship to Debtor
 of Payments
 Transfers
 Still Owing

NONE

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF NATURE COURT STATUS
SUIT AND OF OF AGENCY OF
CASE NUMBER PROCEEDING AND LOCATION DISPOSITION

NONE

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person Date Description for Whose Benefit Property of and Value was Seized Seizure of Property

Case 09-17330 Doc 1 Filed 05/13/09 Entered 05/13/09 12:24:12 Desc Main Page 26 of 40 Document

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harry Migonis, Debtor

STATEMENT	OF FINANCIA	I AFFAIRS
SIAICIVICIAI	OF FINANCIA	LAFFAIRO

NONE X

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property

NONE X

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee

Date of Assignment

Terms of Assignment or Settlement

NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian Name & Location of Court Case Title & Number

Date of Order

Description and Value of Property

NONE X

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person

Relationship to Debtor,

Date of

Description and Value

Organization

If Any

Gift

of Gift

Case 09-17330 Doc 1 Filed 05/13/09 Entered 05/13/09 12:24:12 Desc Main Document Page 27 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harry Migonis, Debtor

STATEMENT OF FINANCIAL AFFAIRS

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property

Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars

Date of Loss

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor 2009 Amount of Money or Description and Value of Property

Payment/Value:

\$3,200.00

Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor Amount of Money or description and Value of Property

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227 2009 \$50.00

PFG Record # 399458

B7 (Official Form 7) (12/07) Page 5 of 13

Case 09-17330 Doc 1 Filed 05/13/09 Entered 05/13/09 12:24:12 Desc Mair Document Page 28 of 40

Document Page 28 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harry Migonis, Debtor

STATEMENT OF FINANCIAL AFFAIRS

10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and Address of
 .
 Describe Property

 Transferee, Relationship to Debtor
 .
 Transferred and Value Received

02/28/2009

Emeka 1142 Hosier Road Suffolk, VA 23434 1999 Mack Tractor Truck -\$5,000.00



10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Date(s) Amount and Date
Trust or of of Sale or
other Device Transfer(s) Closing

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of of Account, Last Four Digits of Account Number, and Amount of Institution Final Balance Closing

State Bank of CD \$10,000

Countryside 6734 Joliet Road Date of Closing:

5734 Joliet Road Date of Closin Countryside, IL 10/2008



12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank

Names & Addresses of Those With

Or Other Depository

Access to Box or depository

Description of

Contents

Date of Transfer or

Surrender, if Any

Document Page 29 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harry Migonis, Debtor

	STATEMENT OF FINA	NCIAL AFFAIRS	
12. SAFE DEPOSIT BOXES:			
immediately preceding the cor	box or depository in which the debtor has or nmencement of this case. (Married debtors fi spouses whether or not a joint petition is filed,	ing under chapter 12 or chapter	13 must include boxes or
Name and Address of Bank or Other Depository	Names & Addresses of Those With Access to Box or depository	Description of Contents	Date of Transfer Surrender, if Ar
13. SETOFFS:			
of this case. (Married debtors	editor, including a bank, against a debt or dep filing under chapter 12 or chapter 13 must ind ss the spouses are separated and a joint pet	lude information concerning eith	•
Name and Address of Creditor	Date of Setoff	Amount of Setoff	
14. LIST ALL PROPERTY HE	LD FOR ANOTHER PERSON:		
List all property owned by ano	ther person that the debtor holds or controls.		
Name and Address of Owner	Description and Value of Property	Location of Property	
15. PRIOR ADDRESS OF DE	BTOR(S):		
	ee (3) years immediately preceding the comm d vacated prior to the commencement of this	-	
	Name	Dates of	
Address	Used	Occupancy	
46 Baybrook Dr. LaGrange, IL 60525	Same	To: 1994 From: 04/2009	

PFG Record # 399458 B7 (Official Form 7) (12/07) Page 7 of 13

Case 09-17330 Doc 1 Filed 05/13/09 Entered 05/13/09 12:24:12 Desc Mair Document Page 30 of 40

Document Page 30 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harry Migonis, Debtor

STATEMENT	OF FINANCIA	I AFFAIRS
SIAICIVICIAI	OF FINANCIA	LAFFAIRO

NONE

16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name

NONE

17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

NONE

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NONE

17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

PFG Record # 399458 B7 (Official Form 7) (12/07) Page 8 of 13

Document Page 31 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harry Migonis, Debtor

Name

debtor is or was a party. Indicate the number.		its or orders, under any Environmenta imental unit that is or was a party to t	
Name and Address of Governmental Unit	Docket Number	Status of Disposition	
a. If the debtor is an individual, list the			
a. If the debtor is an individual, list the ending dates of all businesses in whi partnership, sole proprietor, or was s immediately preceding the commence within six (6) years immediately preceding the debtor is a partnership, list the ending dates of all businesses in whi	ch the debtor was an officer, dire elf-employed in a trade, profession ement of this case, or in which the eding the commencement of this names, addresses, taxpayer ider the debtor was a partner or over the second of the debtor was a partner or over the debtor was	actor, partner, or managing executive on, or other activity either full- or partner debtor owned 5 percent or more of case. Attification numbers, nature of the business.	of a corporation, partner in a time within six (6) years the voting or equity securities nesses, and beginning and
a. If the debtor is an individual, list the ending dates of all businesses in whi partnership, sole proprietor, or was s immediately preceding the commence within six (6) years immediately preceding the debtor is a partnership, list the	ch the debtor was an officer, dire elf-employed in a trade, profession ement of this case, or in which the eding the commencement of this names, addresses, taxpayer ider the debtor was a partner or occommencement of this case. In ames, addresses, taxpayer ider the debtor was a partner or occommencement of this case.	ector, partner, or managing executive on, or other activity either full- or partner debtor owned 5 percent or more of case. httification numbers, nature of the busing whed 5 percent or more of the voting the first of the busing the first of the firs	of a corporation, partner in a time within six (6) years the voting or equity securities nesses, and beginning and or equity securities, within six nesses, and beginning and

PFG Record # 399458 B7 (Official Form 7) (12/07) Page 9 of 13

Address

Document Page 32 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harry Migonis, Debtor

	STATEMENT OF FI	NANCIAL AI I AINS
has been, within six years imme executive, or owner of more that	ediately preceding the commencements of the voting or equity se	a corporation or partnership and by any individual debtor who is nt of this case, any of the following: an officer, director, managing curities of a corporation; a partner, other than a limited partner, o n, or other activity, either full- or part-time.
· ·	eceding the commencement of this ca	tement only if the debtor is or has been in business, as defined al ase. A debtor who has not been in business within those six years
19. BOOKS, RECORDS AND	FINANCIAL STATEMENTS:	
List all bookkeepers and accourthe keeping of books of account		diately preceding the filing of this bankruptcy case kept or superv
Name	Dates Services	
and Address	Rendered	_
	who within two (2) years immediately ed a financial statement of the debtor	y preceding the filing of this bankruptcy case have audited the bo
account and records, or prepar	ed a financial statement of the debtor	. Dates Services
		•
. Name 19c. List all firms or individuals	ed a financial statement of the debtor Address	Dates Services Rendered nt of this case were in possession of the books of account and rec
. Name 19c. List all firms or individuals	ed a financial statement of the debtor . Address who at the time of the commencemen	Dates Services Rendered nt of this case were in possession of the books of account and rec
	ed a financial statement of the debtor Address who at the time of the commencement o	Dates Services Rendered nt of this case were in possession of the books of account and rec

Date

Issued

Name and

Address

Document Page 33 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	STATEMENT OF FIR	NANCIAL AFFAIRS	
20. INVENTORIES			
List the dates of the last to the dollar amount and bas	wo inventories taken of your property, the na sis of each inventory.	me of the person who supervised th	e taking of each inventory, an
Date	Inventory	Dollar Amount of Inventory	
of	Over an in an	(specify cost, market of other	
Inventory	Supervisor	basis)	
b. List the name and addr	ress of the person having possession of the r	records of each of the inventories re	ported in a., above.
Date	Name and Addresses of Custodian		
of Inventory	of Inventory Records		
Name and Address	Nature of Interest	Percentage of Interest	
and Address 21b. If the debtor is a corp		poration; and each stockholder who corporation. Nature and Percentage of	directly or indirectly owns,
and Address 21b. If the debtor is a corpcontrols, or holds 5% or m Name and Address	of Interest poration, list all officers & directors of the cornore of the voting or equity securities of the cornor. Title	poration; and each stockholder who corporation. Nature and Percentage of Stock Ownership	directly or indirectly owns,
and Address 21b. If the debtor is a corpcontrols, or holds 5% or management of Name and Address 22. FORMER PARTNER	of Interest poration, list all officers & directors of the cornore of the voting or equity securities of the control of the voting of the voting or equity securities of the control of the voting of t	Interest poration; and each stockholder who corporation. Nature and Percentage of Stock Ownership OLDERS:	
and Address 21b. If the debtor is a corpcontrols, or holds 5% or management of Name and Address 22. FORMER PARTNER	of Interest poration, list all officers & directors of the cornore of the voting or equity securities of the cornor. Title	poration; and each stockholder who corporation. Nature and Percentage of Stock Ownership OLDERS:	
and Address 21b. If the debtor is a corpcontrols, or holds 5% or management of Name and Address 22. FORMER PARTNER	of Interest poration, list all officers & directors of the cornore of the voting or equity securities of the control of the voting of the voting or equity securities of the control of the voting of t	Interest poration; and each stockholder who corporation. Nature and Percentage of Stock Ownership OLDERS:	
and Address 21b. If the debtor is a corpontrols, or holds 5% or mand Address 22. FORMER PARTNER If the debtor is a partnersholds and Address 22b. If the debtor is a corponent is a corponent in the debtor in the debtor is a corponent in the debtor in the d	of Interest poration, list all officers & directors of the cornore of the voting or equity securities of the control of the voting of the voting or equity securities of the voting of	poration; and each stockholder who corporation. Nature and Percentage of Stock Ownership OLDERS: ship interest of each member of the Date of Withdrawal	partnership.
and Address 21b. If the debtor is a corpontrols, or holds 5% or mand Address 22. FORMER PARTNER If the debtor is a partnersholds and Address 22b. If the debtor is a corponent is a corponent in the debtor in the debtor is a corponent in the debtor in the d	of Interest poration, list all officers & directors of the cornore of the voting or equity securities of the continuous or equity securities of the voting or equity securities of the continuous or equity securities of the voting of the voting of the voting of the voting or equity securities of the voting of t	poration; and each stockholder who corporation. Nature and Percentage of Stock Ownership OLDERS: ship interest of each member of the Date of Withdrawal	partnership.

Case 09-17330 Doc 1 Filed 05/13/09 Entered 05/13/09 12:24:12 Desc Main Document Page 34 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	STATEMENT OF FIN		
22b. If the debtor is a corpora immediately preceding the co		ationship with the corporation terminated within one (1) ye	ar
Name and Address	Title	Date of Termination	
23. WITHDRAWALS FROM A	A PARTNERSHIP OR DISTRIBUTION BY	A COPORATION:	
·	•	utions credited or given to an insider, including compensa ner perquisite during one year immediately preceding the	tion in a
Name and Address of	Date and	Amount of Money or	
Recipient, Relationship to	Purpose of	Description and value of	
Debtor	Withdrawal	Property	
for tax purposes of which the case.	list the name and federal taxpayer identifidebtor has been a member at any time wi	cation number of the parent corporation of any consolidate thin six (6) years immediately preceding the commencement	• .
If the debtor is a corporation, for tax purposes of which the case. Name of	list the name and federal taxpayer identificed by the same and federal taxpayer identification and time with the same and federal taxpayer.	• • • • • • • • • • • • • • • • • • • •	• .
If the debtor is a corporation, for tax purposes of which the case.	list the name and federal taxpayer identifidebtor has been a member at any time wi	• • • • • • • • • • • • • • • • • • • •	• .
If the debtor is a corporation, for tax purposes of which the case. Name of Parent Corporation 25. PENSION FUNDS:	list the name and federal taxpayer identification has been a member at any time with the following state of the fo	• • • • • • • • • • • • • • • • • • • •	as an
If the debtor is a corporation, for tax purposes of which the case. Name of Parent Corporation 25. PENSION FUNDS:	list the name and federal taxpayer identification has been a member at any time with the following state of the fo	thin six (6) years immediately preceding the commencement of the c	as an

Case 09-17330 Doc 1 Filed 05/13/09 Entered 05/13/09 12:24:12 Desc Main Document Page 35 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harry Migonis, Debtor

	OF FINANCIA	
3 I A I F IVI F IVI I	CIC CINAINCIA	I AFFAIR.3

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 04/19/2009 /s/ Harry Migonis

Harry Migonis

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Case 09-17330 Doc 1 Filed 05/13/09 Entered 05/13/09 12:24:12 Desc Main Document Page 36 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harry Migonis / Debtor

Rochester IN 46975

DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1		
Creditor's Name: Prime Acceptance Corp Attn: Bankruptcy Dept. 200 W Jackson Blve Ste 7 Chicago IL 60606	Describe Property Securing Debt: Prime Acceptance Corp - Household Goods	
Property will be (check one):		
□Surrendered	■Retained	
If retaining the property, I intend to (check	k at least one):	
☐Redeem the property		
■Reaffirm the debt		
□Other. Explain	(for example, a	avoid lien using 110 U.S.C. §
522(f)).		
Property is (check one):		
□Claimed as exempt	■Not claimed as exempt	
Property No. 1 Lessor's Name: Ford Motor Credit Attn: Bankruptcy Dept. Po Box Box 542000	Describe Property Securing Debt: 2006 Ford Ranger	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):
Omaha NE 68154		■ Yes □ No
Property No. 2	\neg	
Lessor's Name:	Describe Property Securing Debt:	Lease will be
Thomas Migonis Attn: Bankruptcy Dept.	Purchase Option Agreement	assumed pursuant to 11 U.S.C. § 365(p)(2):

■ Yes

□ No

Case 09-17330 Doc 1 Filed 05/13/09 Entered 05/13/09 12:24:12 Desc Main Document Page 37 of 40

UNITED STÄTES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harry Migonis / Debtor

DEBTOR'S STATEMENT OF INTENTION

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Dated: 04/19/2009 /s/ Harry Migonis

Harry Migonis

X Date & Sign

Case 09-17330 Doc 1 Filed 05/13/09 Entered 05/13/09 12:24:12 Desc Main Document Page 38 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harry Migonis, Debtor

Bankruptcy Docket #:

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows: For legal services, Debtor(s) agrees to pay and I have agreed to accept Prior to the filing of this Statement, Debtor(s) has paid and I have received The Filing Fee has been paid. \$3,200 \$3,200

2. The source of the compensation paid to me was:

Other:	(snecify
	l Other:

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.**

- 4. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.
- **6.** By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does **NOT** include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 05/13/2009 /s/ Justin R. Storer

Attorney Name: Justin R. Storer
LAW OFFICES OF PETER FRANCIS GERACI
55 E. Monroe Street #3400
Chicago IL 60603
312.332.1800 (PH) 312.332.6354 (FAX)

Form B203 (12/94) Page 1 of 1

Bar No: 6293889

Page 39 of 40 Document UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

/s/ Harry Migonis Dated: 04/19/2009

Harry Migonis

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Harry Migonis Debtor

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

/s/ Harry Migonis Sign & Date Dated: 04/19/2009 Here Harry Migonis Sign & Date Here /s/ Justin R. Storer

05/13/2009 Dated:

> Attorney: Justin R. Storer Bar No: 6293889